

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS**

IN RE:

Lawrence Earl Smith  
Rita Haywood Smith

Debtors

Case No. 08-01105  
Chapter 13  
Judge: Jacqueline P. Cox

\_\_\_\_\_  
Potestivo & Associates, P.C.  
Keith H. Werwas (ARDC#6291042)  
Kimberly J. Goodell (ARDC#6305436)  
Ashley K. Rasmussen (ARDC#6308095)  
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Our File No.: C14-10465

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**RESPONSE TO TRUSTEE'S NOTICE OF FINAL CURE PAYMENT**

NOW COMES Ocwen Loan Servicing, LLC as servicer for Wells Fargo Bank, National Association as Trustee for Option One Mortgage Loan Trust 2005-3, Asset-Backed Certificates, Series 2005-3 and its principals, successors, heirs, and assigns (herein "Creditor"), by and through their attorney, Potestivo & Associates, P.C., and states the following as their response agreeing with the Trustee's Notice of Final Cure Payment that was filed on September 15, 2014:

1. The Debtors filed their bankruptcy petition on January 18, 2008.
2. The Trustee filed the Notice of Final Cure Payment pursuant to Rule 3002.1 on September 15, 2014.
3. Creditor agrees with the Notice of Final Cure Payment and Completion of Plan Payments.

Date: September 22, 2014

/s/ Caleb J. Halberg  
Potestivo & Associates, P.C.  
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